

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20-18342-KCF  
Chapter: 7  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erica E. Gromes  
39 Unwin Drive  
Hamilton, NJ 08610

Social Security No.:  
xxx-xx-0044

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 7: [60 days from the first date set for your Meeting of Creditors.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: September 25, 2020  
JAN: admi

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
District of New JerseyIn re:  
Erica E. Gromes  
DebtorCase No. 20-18342-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: finmgtcPage 1 of 1  
Total Noticed: 3

Date Rcvd: Sep 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Sep 27, 2020.

db +Erica E. Gromes, 39 Unwin Drive, Hamilton, NJ 08610-1719

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 26 2020 00:30:21 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 26 2020 00:30:19 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 25, 2020 at the address(es) listed below:Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alex  
osfs.comDaniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alex  
osfs.comDenise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.comJohn R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler Capital  
as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.comKevin C. Fayette on behalf of Debtor Erica E. Gromes kfayette@kevinfayette.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6